



**ENTERED**

TAWANA C. MARSHALL, CLERK  
THE DATE OF ENTRY IS  
ON THE COURT'S DOCKET

The following constitutes the ruling of the court and has the force and effect therein described.

Signed July 16, 2009

*Harlin DeWayne Hale*  
United States Bankruptcy Judge

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF TEXAS  
DALLAS DIVISION

IN RE:	§ CASE NO. 09-32123-HDH-7
	§
JEFFREY E. BALL and	§
HYOUN-MIE BALL,	§
Debtor	§ CHAPTER 7
	§
BAC HOME LOANS SERVICING, LP	§
FKA COUNTRYWIDE HOME	§
LOANS SERVICING, LP ITS	§
ASSIGNS AND/OR SUCCESSORS IN	§
INTEREST,	§
Movant	§ HEARING DATE: 07/15/2009
	§
v.	§ TIME: 01:30 PM
	§
JEFFREY E. BALL and	§
HYOUN-MIE BALL; DIANE G.	§
REED, Trustee	§
Respondents	§ JUDGE HARLIN D. HALE

**ORDER LIFTING STAY**  
**AS TO DEBTOR**

On this day came on before the Court the Motion of BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST, Movant, for Relief from the Automatic Stay. The Court is advised no timely response was filed and there was no appearance at the hearing and, therefore, the Motion should be granted. Therefore, it is

ORDERED that the stay afforded by 11 U.S.C. §362 is terminated with respect to Movant on the following described property, to wit:

BEING LOT 14, IN BLOCK B, OF HIGHLAND MEADOWS NO. 1, AN ADDITION TO THE CITY OF ROCKWALL, ROCKWALL COUNTY, TEXAS, ACCORDING TO THE PLAT THEREOF RECORDED IN CABINET C, SLIDE 301, MAP RECORDS OF ROCKWALL COUNTY, TEXAS, TOGETHER WITH CERTIFICATE OF CORRECTION FILED IN VOLUME 1090, PAGE 210, REAL ESTATE RECORDS, ROCKWALL COUNTY, TEXAS

It is further

ORDERED that Movant and/or its successors and assigns may, at its option, offer, provide and enter into a potential forbearance agreement, loan modification, refinance agreement or other loan workout/loss mitigation agreement. The Movant may contact the Debtor via telephone or written correspondence to offer such an agreement. Any such agreement shall be non-recourse unless included in a reaffirmation agreement. It is further

ORDERED that the provision of Rule 4001(a)(3), Federal Rules of Bankruptcy Procedure is hereby waived and BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP ITS ASSIGNS AND/OR SUCCESSORS IN INTEREST may immediately enforce and implement this Order Lifting Stay.

### End of Order ###

APPROVED AS TO FORM AND SUBSTANCE

BARRETT DAFFIN FRAPPIER  
TURNER & ENGEL, LLP

/s/ PAUL KIM

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